

1 Ryan Lee (SBN: 024846)
2 Krohn & Moss, Ltd.
3 10474 Santa Monica Blvd., Suite 401
Los Angeles, CA 90025
Tel: 323-988-2400 x241
Fax: 866-583-3695
4 rlee@consumerlawcenter.com
Attorneys for Plaintiff,
5 Tina Shaughnessy

6 **UNITED STATES DISTRICT COURT**
7 **DISTRICT OF ARIZONA**

8 Tina Shaughnessy,) **Case No.:**
9 Plaintiff,)
10 v.) **COMPLAINT AND DEMAND FOR**
Frontier Financial Group and Associates,) **JURY TRIAL**
11 Defendant.) **(Unlawful Debt Collection Practices)**
12 _____)
13

14 **PLAINTIFF'S COMPLAINT**

15 TINA SHAUGHNESSY (Plaintiff), through attorneys, KROHN & MOSS, LTD., alleges
16 the following against FRONTIER FINANCIAL GROUP AND ASSOCIATES (Defendant):

17 **INTRODUCTION**

- 18 1. Count I of Plaintiff's Complaint is based on the Fair Debt Collection Practices Act, *15*
19 *U.S.C. 1692 et seq.* (FDCPA).

20 **JURISDICTION AND VENUE**

- 21 2. Jurisdiction of this court arises pursuant to *15 U.S.C. 1692k(d)*, which states that such
actions may be brought and heard before "any appropriate United States district court
22 without regard to the amount in controversy."
- 23 3. Defendant conducts business in the state of Arizona, and therefore, personal jurisdiction
is established.
- 24 4. Venue is proper pursuant to *28 U.S.C. 1331(b)(2)*.

PARTIES

5. Plaintiff is a natural person residing in Surprise, Maricopa County, Arizona.
 6. Plaintiff is a consumer as that term is defined by *15 U.S.C. 1692a(3)*, and according to Defendant, Plaintiff allegedly owes a debt as that term is defined by *15 U.S.C. 1692a(5)*.
 7. Defendant is a debt collector as that term is defined by *15 U.S.C. 1692a(6)*, and sought to collect a consumer debt from Plaintiff.
 8. Defendant is a collection agency and conducts business in Arizona.
 9. Defendant acted through its agents, employees, officers, members, directors, heirs, successors, assigns, principals, trustees, sureties, subrogees, representatives, and insurers.

FACTUAL ALLEGATIONS

10. Defendant places collection calls to Plaintiff seeking and demanding payment for an alleged debt originally owed to a bank for a credit card.
 11. Defendant calls Plaintiff from 877-600-2155 extension 242.
 12. Defendant threatened to garnish Plaintiff's wages if she did not pay Defendant.

COUNT I

DEFENDANT VIOLATED THE FAIR DEBT COLLECTION PRACTICES ACT

13. Defendant violated the FDCPA based on the following:

 - a. Defendant violated §1692e of the FDCPA by making false, deceptive, and misleading representations in connection with the debt collection.
 - b. Defendant violated §1692e(4) of the FDCPA threatening to garnish Plaintiff's wages.

WHEREFORE, Plaintiff, TINA SHAUGHNESSY, respectfully requests judgment be entered against Defendant, FRONTIER FINANCIAL GROUP AND ASSOCIATES, for the following:

14. Statutory damages of \$1000.00 pursuant to the Fair Debt Collection Practices Act, *15 U.S.C. 1692k*,
15. Costs and reasonable attorneys' fees pursuant to the Fair Debt Collection Practices Act, *15 U.S.C. 1692k*
16. Any other relief that this Honorable Court deems appropriate.

DEMAND FOR JURY TRIAL

Plaintiff, TINA SHAUGHNESSY, demands a jury trial in this cause of action.

RESPECTFULLY SUBMITTED,

DATED: August 10, 2011

KROHN & MOSS, LTD.

By: /s/ Ryan Lee

Ryan Lee
Attorney for Plaintiff

VERIFICATION OF COMPLAINT AND CERTIFICATION

STATE OF ARIZONA

1

2

VERIFICATION OF COMPLAINT AND CERTIFICATION

3

STATE OF ARIZONA

4

Plaintiff, TINA SHAUGHNESSY, states as follows:

5

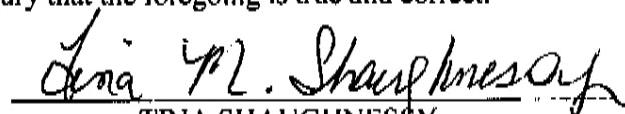
1. I am the Plaintiff in this civil proceeding.
2. I have read the above-entitled civil Complaint prepared by my attorneys and I believe that all of the facts contained in it are true, to the best of my knowledge, information and belief formed after reasonable inquiry.
3. I believe that this civil Complaint is well grounded in fact and warranted by existing law or by a good faith argument for the extension, modification or reversal of existing law.
4. I believe that this civil Complaint is not interposed for any improper purpose, such as to harass any Defendant(s), cause unnecessary delay to any Defendant(s), or create a needless increase in the cost of litigation to any Defendant(s), named in the Complaint.
5. I have filed this Complaint in good faith and solely for the purposes set forth in it.
6. Each and every exhibit I have provided to my attorneys which has been attached to this Complaint is a true and correct copy of the original.
7. Except for clearly indicated redactions made by my attorneys where appropriate, I have not altered, changed, modified or fabricated these exhibits, except that some of the attached exhibits may contain some of my own handwritten notations.

14

Pursuant to 28 U.S.C. § 1746(2), I, TINA SHAUGHNESSY, hereby declare (or certify, verify or state) under penalty of perjury that the foregoing is true and correct.

15

16

DATE: 7-28-2011
TINA SHAUGHNESSY

17

18

19

20

21

22

23

24

25